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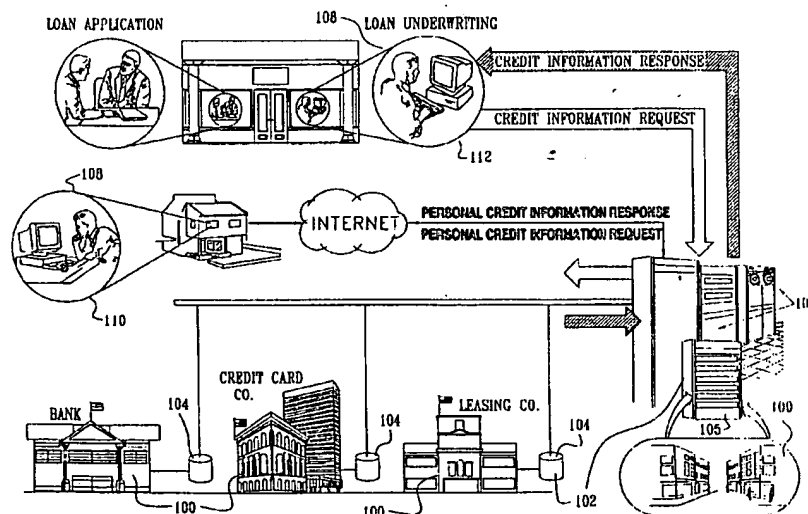
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(54) Title: CONFIDENTIAL INFORMATION SHARING SYSTEM



(57) Abstract: Improved confidential information sharing systems, including a first plurality of data collection units, each collecting confidential data regarding a second plurality of individual entities; a third plurality of data consumer units which intermittently require confidential data collected by ones of the first plurality of data collection units regarding ones of the second plurality of individual entities; and at least one confidential data sharing interface, responsive to a requirement from one of the third plurality of data consumer units for confidential data from one of the first plurality of data collection units regarding one of the second plurality of individual entities, to pull confidential data from an appropriate one of the first plurality of data collection units regarding a specific individual entity.

8/10/04

CONFIDENTIAL INFORMATION SHARING SYSTEM

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FIELD OF THE INVENTION

The present invention relates to information systems generally, and more particularly to information sharing systems.

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BACKGROUND OF THE INVENTION

U.S. Patents 6,311,169 and 6,249,775 are believed to represent the current state of the art.

SUMMARY OF THE INVENTION

The present invention seeks to provide improved confidential information sharing systems.

5 There is thus provided in accordance with a preferred embodiment of the present invention a confidential information sharing system including a first plurality of data collection units, each collecting confidential data regarding a second plurality of individual entities, a third plurality of data consumer units which intermittently require confidential data collected by ones of the first plurality of data collection units regarding
10 ones of the second plurality of individual entities; and at least one confidential data sharing interface, responsive to a requirement from one of the third plurality of data consumer units for confidential data from one of the first plurality of data collection units regarding one of the second plurality of individual entities, to pull confidential data from an appropriate one of the first plurality of data collection units regarding a
15 specific individual entity.

 There is also provided in accordance with another preferred embodiment of the present invention a confidential information sharing system including a first plurality of confidential data collection units, each collecting confidential information regarding a second plurality of individual entities, a third plurality of confidential data
20 consumer units which intermittently require confidential data collected by ones of the first plurality of confidential data collection units regarding ones of the second plurality of individual entities and at least one confidential data sharing interface, operative on line to provide confidential data to one of the third plurality of confidential data consumer units from one of the first plurality of confidential data collection units
25 regarding one of the second plurality of individual entities regarding a specific individual entity.

 There is further provided in accordance with another preferred embodiment of the present invention a confidential information sharing system including a first plurality of confidential data collection units, each collecting
30 confidential information regarding a second plurality of individual entities, a third plurality of confidential data consumer units which intermittently require confidential data collected by ones of the first plurality of confidential data collection units regarding

ones of the second plurality of individual entities and at least one confidential data sharing interface, operative on line to provide confidential data from one of the first plurality of confidential data collection units regarding a specific individual entity.

There is still further provided in accordance with another preferred
5 embodiment of the present invention a confidential information sharing system including a first plurality of confidential data collection units, each collecting confidential information regarding a second plurality of individual entities, a third plurality of confidential data consumer units which intermittently require confidential data collected by ones of the first plurality of confidential data collection units regarding
10 ones of the second plurality of individual entities and at least one confidential data sharing interface, operative on line to provide confidential data from one of the first plurality of confidential data collection units regarding one of the second plurality of individual entities.

There is yet further provided in accordance with another preferred
15 embodiment of the present invention a commercial system including a first plurality of credit confidential data collection units, each collecting confidential credit information regarding a second plurality of individual entities and at least one credit confidential data receiver, receiving credit confidential data from ones of the first plurality of confidential data collection units regarding ones of the second plurality of individual
20 entities and for directing offers to the ones of the second plurality of individual entities based on said credit confidential data specific to each of said ones of the second plurality of individual entities.

There is also provided in accordance with yet another preferred embodiment of the present invention a loan securitizing system including a first
25 plurality of confidential data collection units, each collecting confidential information regarding a second plurality of loans to individual entities and at least one loan securitizing system receiving on line information from the first plurality of confidential data collection units and being operative to provide consolidated information regarding at least one collection of loans within the second pluralities of loans and being
30 operative, based on the consolidated information to enable enhanced ease of securitizing the at least one collection of loans.

There is further provided in accordance with still another preferred

embodiment of the present invention a method for sharing confidential information including collecting confidential data regarding a first plurality of individual entities from a second plurality of data collection units, storing the confidential data and sharing the confidential data, via at least one confidential data sharing interface, the sharing
5 including receiving a request, from one of a third plurality of data consumer units, for individual entity specific confidential data regarding one of the first plurality of individual entities from at least one of the second plurality of data collection units, collecting the individual entity specific confidential data from appropriate ones of the second plurality of data collection units and transmitting the individual entity specific
10 confidential data to the one data consumer unit.

There is still further provided in accordance with yet another preferred embodiment of the present invention a method for sharing confidential information including collecting confidential data regarding a first plurality of individual entities from a second plurality of data collection units, storing the confidential data and sharing
15 the confidential data, via at least one confidential data sharing interface, the sharing including receiving an on-line request, from one of a third plurality of data consumer units, for individual entity specific confidential data regarding one of the first plurality of individual entities from at least one of the second plurality of data collection units collecting the individual entity specific confidential data from appropriate ones of the
20 second plurality of data collection units and transmitting the individual entity specific confidential data on-line to the one data consumer unit.

There is yet further provided in accordance with another preferred embodiment of the present invention a method for sharing confidential information including collecting confidential data regarding a first plurality of individual entities
25 from a second plurality of data collection units, storing the confidential data and sharing the confidential data, via at least one confidential data sharing interface, the sharing including receiving an on-line request for individual entity specific confidential data regarding one of the first plurality of individual entities from at least one of the second plurality of data collection units, collecting the individual entity specific confidential
30 data from appropriate ones of the second plurality of data collection units and transmitting the individual entity specific confidential data on-line.

There is still further provided in accordance with yet another preferred

embodiment of the present invention a commercial method including collecting confidential credit data regarding a first plurality of individual entities from a second plurality of credit confidential data collection units, storing the confidential credit data and receiving the confidential credit data, at least one credit confidential data receiver, 5 the receiving including collecting the confidential credit data from appropriate ones of the second plurality of data collection units regarding ones of the second plurality of individual entities and directing offers to the ones of the second plurality of individual entities based on the credit confidential data specific to each of the ones.

There is yet further provided in accordance with still another preferred 10 embodiment of the present invention a method for loan securitizing including collecting confidential data, from a first plurality of confidential data collection units, regarding a second plurality of loans to individual entities, storing the confidential data, receiving, on line, from the first plurality of confidential data collection units, a portion of the confidential data regarding at least one collection of loans within the second pluralities 15 of loans, consolidating the portion of the confidential data, enabling enhanced ease of securitizing the at least one collection of loans, based on the consolidated information.

In accordance with a preferred embodiment of the current invention the at least one data sharing interface is operative to pull confidential data only following completion of privacy waiver functionality. Preferably, the privacy waiver functionality 20 is individual entity specific. Alternatively or additionally, the privacy waiver functionality is data consumer unit specific.

Preferably, the confidential data is credit rating relevant confidential data.

In accordance with a preferred embodiment of the current invention the 25 at least one confidential data sharing interface comprises payment functionality. Preferably, the payment functionality includes functionality for processing payments to the first plurality of confidential data collection units in respect of confidential data collected therefrom. Additionally or alternatively, the payment functionality includes functionality for processing payments from the third plurality of confidential data 30 consumer units in respect of confidential data provided thereto.

In accordance with another preferred embodiment of the current invention the payment functionality includes a cash payment functionality.

Alternatively, the payment functionality includes a barter functionality.

In accordance with a preferred embodiment of the current invention the at least one confidential data sharing interface includes advertising functionality. Preferably, the advertising functionality includes automatic targeted advertising
5 functionality for targeting ones of the third plurality of confidential data consumer units in accordance with at least one characteristic thereof.

In accordance with another preferred embodiment of the current invention the at least one confidential data sharing interface includes automatic profiling functionality. Preferably, the profiling functionality includes individual entity profiling
10 functionality. Additionally, the profiling functionality also includes automatic individual entity classification functionality employing the individual entity profiling functionality for classifying individual entities according to the confidential data.

In accordance with a preferred embodiment of the current invention the first plurality of confidential data collection units includes at least one of banks, credit
15 unions, finance companies, credit card companies, installment loan companies, mortgage lenders and lessors. Additionally or alternatively, the second plurality of individual entities includes at least one of individual persons, unincorporated business entities and incorporated entities. Additionally or alternatively, the third plurality of confidential data consumer units includes at least one of individual persons belonging to
20 said second plurality, individual persons not belonging to said second plurality, banks, credit unions, finance companies, credit card companies, installment loan companies, mortgage lenders, potential employers and lessors.

In accordance with yet another preferred embodiment of the current invention the confidential information sharing system also includes an individual entity
25 interface enabling individual ones of the second plurality of individual entities to obtain access to confidential data relating to themselves.

Preferably, the individual entity interface includes an individual entity annotation input functionality, enabling individual ones of the second plurality of individual entities to enter annotations to the confidential data relating to themselves.
30 Additionally, the individual entity interface may include an individual entity confidential data tracing functionality, enabling individual ones of the second plurality of individual entities to trace the confidential data relating to themselves. Alternatively,

the individual entity confidential data tracing functionality enables individual ones of the second plurality of individual entities to determine the origin of the confidential data relating to themselves.

5 In accordance with a preferred embodiment of the current invention the individual entity annotation input functionality enables individual ones of the first plurality of data collection units to view the annotations. Additionally, the individual entity annotation input functionality may also enable individual ones of the first plurality of data collection units to view the annotations together with the related confidential data. Additionally or alternatively, the individual entity annotation input
10 functionality may enable individual ones of the first plurality of data collection units to respond to the annotations.

In accordance with yet another preferred embodiment of the current invention the individual entity annotation input functionality enables individual ones of the second plurality of individual entities to interact with the first plurality of data
15 collection units in relation to the annotations.

In accordance with still another preferred embodiment of the current invention the individual entity annotation input functionality enables individual ones of the second plurality of individual entities to store information relating to themselves, which information may be made available together with the confidential data.

20 In accordance with a preferred embodiment of the current invention the system is implemented on a distributed network. Additionally, the distributed network may comprise remote databases as well as segmented databases. Alternatively, the distributed network may comprise multiple databases resident on a single computer.

BRIEF DESCRIPTION OF THE DRAWINGS

The present invention will be understood and appreciated more fully from the following detailed description, taken in conjunction with the drawings in
5 which:

Fig. 1 is a simplified pictorial illustration showing various functionalities forming part of a confidential information sharing system and method constructed and operative in accordance with a preferred embodiment of the present invention;

10 Figs. 2A and 2B are simplified flow charts showing the operation of a data collection unit interface constructed and operative in accordance with a preferred embodiment of the present invention;

Fig. 3 is a simplified flow chart showing the operation of a confidential information sharing system and method, including privacy functionality, constructed and operative in accordance with a preferred embodiment of the present invention;

15 Fig. 4 is a simplified flow chart showing the operation of a payment functionality that forms part of a confidential information sharing system and method constructed and operative in accordance with a preferred embodiment of the present invention;

20 Fig. 5 is a simplified flow chart showing the operation of a profiling functionality that forms part of a confidential information sharing system and method constructed and operative in accordance with a preferred embodiment of the present invention; and

25 Figs. 6A and 6B are simplified flow charts showing the operation of an advertising functionality that forms part of a confidential information sharing system and method constructed and operative in accordance with a preferred embodiment of the present invention.

DETAILED DESCRIPTION OF PREFERRED EMBODIMENTS

Reference is now made to Fig. 1, which is a simplified pictorial illustration showing various functionalities forming part of a confidential information sharing system and method constructed and operative in accordance with a preferred embodiment of the present invention. As seen in Fig. 1, a plurality of confidential data collection units 100, such as banks, credit card companies, and other data collectors, collect confidential data relating to individual entities, such as consumers and businesses. The confidential data, typically credit rating related confidential data, may include bank loan transaction records, utility payment records, credit card payment records or any other suitable data. In accordance with a preferred embodiment of the present invention, a plurality of data collection unit interfaces 102 are operative to collect and store the data received from the data collection units 100.

The data collection unit interfaces 102 may include data collection nodes 104, typically dedicated to a single data collection unit 100, or data collection racks 105, typically shared among multiple data collection units 100. The data collection racks 105 may aggregate data from one or more data collection nodes 104, or may include data collection controllers controlling a multiplicity of other suitable data collectors.

The confidential information sharing system also includes a data sharing interface 106, through which a plurality of confidential data consumer units 108 are able to request confidential data. The data sharing interface 106 communicates with the data collection unit interfaces 102, as described in reference to Fig. 3 hereinbelow, to retrieve the relevant confidential data stored therein. The data sharing interface 106 may be embodied in a conventional system or as a software agent. The data collection unit interfaces 102 may include conventional data storage and retrieval devices, which may be co-located with the data collection unit 100 data facility or the data sharing interface 106, or may be embodied as a software functionality incorporated into the data sharing interface 106.

As seen in Fig. 1, the plurality of confidential data consumer units 108 typically comprises individual entities 110, such as consumers or small business entities, typically requesting data relating to their own credit rating, and other data consumers 112, such as loan underwriters or credit granting entities, typically

requesting data relating to a specific individual entity 110.

Thus, as seen in Fig. 1, an individual consumer 110 may access the confidential information sharing system through the data sharing interface 106 to request their personal credit information. The data sharing interface 106 then communicates with the plurality of data collection unit interfaces 102, as described hereinbelow in reference to Fig. 3, to generate a response to the personal credit information request.

In another preferred embodiment seen in Fig. 1, a loan underwriter 112 may access the confidential information sharing system through the data sharing interface 106 to request credit information concerning an individual loan applicant. The data sharing interface 106 then communicates with the plurality of data collection unit interfaces 102, as described hereinbelow in reference to Fig. 3, to generate the requested credit information.

In accordance with still another preferred embodiment of the present invention, the data sharing interface 106 may collect and store data from the individual entities 110, typically annotations relating to specific entries in their own confidential data, as well as from the data collection units 100, typically responses to the data consumer unit annotations. The annotations and responses may be linked to the specific confidential data entries to which they relate, which may allow for the annotations to then be accessed together with the entries. In a further embodiment, the data sharing interface 106 may also facilitate interaction between an individual entity 110 and an individual data collection unit 100 in relation to the above annotations and responses.

The data structure which supports the flow of data described in Fig. 1 may be implemented via conventional data networking technology, such as the internet or other conventional data networking systems. Alternatively, the data structure may be embodied using a distributed network, which may include remote databases, segmented databases and/or multiple databases resident on a single computer. In accordance with another preferred embodiment, the confidential information sharing system may be accessed on-line. In yet another embodiment, the data sharing interface 106 may be a software agent enabling peer-to-peer interaction between the data consumer unit 108 and the data collection unit interfaces 102.

It is appreciated, that, in accordance with the preferred embodiments of

the present invention, the data collection unit interfaces 102 control the data which flows from the data collection units 100 to the data sharing interface 106 and that access to the data collection unit interfaces 102 is controlled by the data sharing interface 106, which transmits the data consumer unit data requests to the data collection unit interfaces 102. The data sharing interface 106 may also aggregate the data and/or perform other suitable operations on the data to appropriately respond to the data consumer data requests.

In another preferred embodiment, the data sharing interface 106 may also communicate with additional functionality managers, such as a payment manager, as described hereinbelow in reference to Fig. 4, a profiling manager, as described hereinbelow in reference to Fig. 5, or an advertising manager, as described hereinbelow in reference to Figs. 6A and 6B. Alternatively, these functionalities may be incorporated into the data sharing interface 106.

Reference is now made to Fig. 2A, which is a simplified flow chart showing the operation of a data collection functionality of a data collection unit interface 102 constructed and operative in accordance with a preferred embodiment of the present invention. It is appreciated that the content and the format of the data to be provided, from the data collection unit 100, to the data collection unit interface 102, for access by the data sharing interface 106, as well as the frequency of its provision, have been agreed upon prior to the operation of the data collection functionality. It is also appreciated that the frequency of the operation of the data collection functionality is, preferably, a function of the volume of data generated by the data collection unit and may vary from data collection unit to data collection unit. It is further appreciated that the content and format of the data being provided may vary from data collection unit to data collection unit.

As seen in Fig. 2A, in block 200, the data collection unit 100 generates a data extract according to the agreed upon specifications. The data extract is then transmitted, as shown in block 202, to the data collection unit interface 102. The data collection unit interface 102 then verifies the accuracy of the data, in block 204, using conventional verification techniques, and prepares the data for storage, typically including compression and encryption of the data, as seen in block 206.

Preferably, the data collection unit interface 102 then creates a log

record, typically including appropriate data extract tracking information, recording the receipt of the extract, and saves the log record together with data extract, as shown in block 208. Additionally, as indicated in block 210, the data collection unit interface 102 preferably creates a back-up copy of the log record and the data extract to provide for recovery in the event of a system emergency.

All of the above referenced functions may be performed employing conventional systems and methodologies.

Reference is now made to Fig. 2B, which is a simplified flow chart showing the operation of a data query response function of a data collection unit interface 102 constructed and operative in accordance with a preferred embodiment of the present invention. In block 220, the data sharing interface 106 receives a data query pertaining to a specific individual entity 110 from an authorized data consumer unit 108. The data sharing interface 106 then generates a data collection unit query which is transmitted in block 222 to the data collection unit interface 102. In block 224, the data collection unit interface 102 verifies the identity of the data sharing interface 106 making the request.

In block 226, the data collection unit interface 102 searches for data records pertaining to the individual entity 110 requested. If no records are found in the search, the process continues in block 228, where the data collection unit interface 102 generates an 'entity not found' response. Control then proceeds to block 230, where the data collection unit interface 102 transmits the 'entity not found' response to the data sharing interface 106 and creates a log record of the transmission of the query response.

If records are found in the search in block 226, the process continues in block 232, where the data collection unit interface 102 retrieves the relevant data. The data is then compressed and encrypted in block 234. In block 230, the data collection unit interface 102 transmits the query response to the data sharing interface 106 and creates a log record of the transmission of the query response.

All of the above referenced functions may be performed employing conventional systems. Additionally, the data collection unit interfaces 102 preferably include 'firewall' and/or other appropriate security protection to ensure that the data collection unit confidential data is accessed only by authorized users, requesting data through the data sharing interface 106.

Reference is now made to Fig. 3, which is a simplified flow chart showing the operation of a confidential information sharing system, including privacy functionality, constructed and operative in accordance with a preferred embodiment of the present invention. In block 300, a confidential data consumer unit 108, such as a loan underwriter 112 or other credit granting agency 112, requests confidential data relative to a specific individual entity 110 from the data sharing interface 106, after receiving authorization from the individual entity 110. Preferably, the individual entity authorization includes a machine readable identification, such as a driver's license, which is also transmitted to the data sharing interface 106. In addition, the confidential data consumer unit 108 also transmits identification information, preferably, by providing a machine readable identification, to the data sharing interface 106 along with the data request to be processed.

In block 302, the data sharing interface 106 receives the request and verifies the authenticity of the data consumer unit 108, as well as the authenticity of the individual entity 110 whose confidential data is being requested. The data sharing interface 106 generates a unique query number in block 304 and, in block 306, creates a log record of the request including date and time stamp, the data consumer unit 108, the individual entity 110 whose confidential data is being requested, and the unique query number generated in block 304. In block 308, the data sharing interface 106 communicates the request to the data collection unit interfaces 102. In block 310, the data collection unit interfaces 102 process the query as described in Fig. 2B hereinabove. In block 312, the data sharing interface 106 performs the required operations, such as aggregation and data manipulation, based on the responses from the data collection unit interfaces 102, to generate the data consumer unit response.

In another preferred embodiment of the present invention, the confidential data consumer unit 108, referenced above in block 300, is an authorized individual entity 110 requesting confidential information relative to itself, where the authorization may also include a conventional identification recognition methodology, such as user name and password recognition, and/or biometric identification.

Reference is now made to Fig. 4, which is a simplified flow chart of a payment function, which forms part of a confidential information sharing system constructed and operative in accordance with a preferred embodiment of the present

invention. In this embodiment, the data sharing interface 106 communicates with a payment manager, which is operative to debit accounts of the confidential data consumers 108 and credit accounts of the confidential data collection units 100, based on the data supplied in response to queries. Alternatively, the functionality of the payment manager may be incorporated into the data sharing interface 106.

As described hereinabove in Fig. 3, a confidential data consumer unit 108 requests confidential data relative to a specific individual entity 110. In block 400, the data sharing interface 106 processes a request by receiving responses from the data collection unit interfaces 102. Each data collection unit 100, in the plurality of data collection units, either provides data relative to the specific individual entity 110 or responds with an 'entity not found' response. In block 402, the data sharing interface 106 is operative to create a transaction record for each data collection unit 100 that provides data in response to the query. These transaction records are then transmitted, in block 404, to the payment manager, which, in block 406, creates the debit and credit entries in the accounts of the data consumer unit 108 and the data collection unit 100, respectively. The balances in these accounts may be settled by any appropriate method, such as through cash payment or barter arrangement, based on agreement with the confidential information sharing system provider.

In accordance with another preferred embodiment of the present invention, the payment manager may be operative to debit and credit the data consumer unit 108 and the individual entity 110, respectively, for access to the data, or to process any other authorized payments.

Additionally, the payment manager may also transmit information relative to payment accounts, such as account balances, to the data collection units 100 or the data consumer units 108 through the data sharing interface 106.

Reference is now made to Fig. 5, which is a simplified flow chart of a profiling function, which forms part of a confidential information sharing system constructed and operative in accordance with a preferred embodiment of the present invention. In this embodiment, the data sharing interface 106 communicates with a profiling manager, which utilizes at least one of a multiplicity of profiling agents to generate profile based information targeted to the individual entities 110 relative to themselves, based on the data supplied in response to individual entity specific queries.

Alternatively, the functionality of the profiling manager may be incorporated into the data sharing interface 106.

As described hereinabove in Fig. 3, a confidential data consumer unit 108 requests confidential data relative to a specific individual entity 110. In this instance, the data consumer unit 108 is the individual entity 110, requesting data relative to itself, in block 500. In block 502, the data sharing interface 106 processes the request by receiving responses from the data collection unit interfaces 102. The data sharing interface 106 then transmits the data to the profiling manager, in block 504. In block 506, the profiling manager processes the data, preferably using an expert/decision system or other suitable method, to generate an individual entity profile. In block 508, the individual entity profile is then transmitted to the data sharing interface 106, which then utilizes the individual entity profile to generate content specific to the individual entity 110 based on its confidential data. This individual entity specific content may be provided to the individual entity 110 by the data sharing interface 106 in the form of on-line links to information that might be of specific interest to the individual entity 110, where the individual entity 110 would preferably remain anonymous until those links were activated.

Reference is now made to Fig. 6A, which is a simplified flow chart of an embodiment of an advertising function, which forms part of a confidential information sharing system constructed and operative in accordance with another preferred embodiment of the present invention. In this embodiment, the data sharing interface 106 communicates with an advertising manager, which utilizes at least one of a multiplicity of advertising agents to generate advertising targeted to specific individual entities 110, based on the data supplied in response to individual entity specific queries. Alternatively, the functionality of the advertising manager may be incorporated into the data sharing interface 106.

As described hereinabove in Fig. 3, a confidential data consumer unit 108 requests confidential data relative to a specific individual entity 110. In this instance, the data consumer unit 108 is the individual entity 110, requesting data relative to itself, in block 600. In block 602, the data sharing interface 106 processes the request by receiving responses from the data collection unit interfaces 102. The data sharing interface 106 then transmits the individual entity data to the advertising manager, in

block 604. In block 606, the advertising manager processes the data using an expert/decision system or other suitable method to generate individual entity specific advertising, such as product and/or service offers based on prior purchasing trends.

In another embodiment of the present invention, the advertising manager
5 communicates with the profile manager, described hereinabove in reference to Fig. 5, to generate an individual entity profile prior to generating the individual entity specific advertising. Alternatively, the functionality of the advertising manager and the profiling manager may be incorporated into one advertising and profiling manager, which may be incorporated into the data sharing interface 106.

10 In block 608, the individual entity specific advertising is then transmitted to the data sharing interface 106, which then transmits the individual entity specific advertising to the individual entity 110. This individual entity specific advertising may be provided to the individual entity 110 by the data sharing interface 106 in the form of on-line links to specific offers from advertisers that might be of interest to the individual
15 entity 110 or in any other suitable format.

Reference is now made to Fig. 6B, which is a simplified flow chart of another embodiment of an advertising function, forming part of a confidential information sharing system. In this embodiment, the data sharing interface 106 communicates with an advertising manager, which utilizes at least one of a multiplicity
20 of advertising agents to generate advertising targeted to confidential data consumer units 108 relative to a specific individual entity 110, with the permission of the individual entity 110, based on the data supplied in response to individual entity specific queries. Alternatively, the functionality of the advertising manager may be incorporated into the data sharing interface 106.

25 As described hereinabove in Fig. 3, a confidential data consumer unit 108 requests confidential data relative to a specific individual entity 110, with the permission of specific individual entity 110, in block 620. In block 622, the data sharing interface 106 processes a request by receiving responses from the data collection unit interfaces 102. The data sharing interface 106 then transmits the individual entity data to
30 the advertising manager, in block 624, with a request for data consumer unit advertising relative to specific individual entity 110. In block 626, the advertising manager processes the data using an expert/decision system or other suitable method to generate

advertising targeted to the data consumer unit 108 relative to specific individual entity 110, such as product and/or service offers they could provide to the specific individual entity based on their prior purchasing trends or credit history.

5 In another embodiment of the present invention, the advertising manager communicates with the profile manager, described hereinabove in reference to Fig. 5, to generate an individual entity profile prior to generating the data consumer unit advertising. Alternatively, the functionality of the advertising manager and the profiling manager may be incorporated into one advertising and profiling manager, which may be incorporated into the data sharing interface 106.

10 In block 628, the data consumer unit advertising is then transmitted to the data sharing interface 106, which then transmits the data consumer unit advertising to the data consumer unit 108. This data consumer unit specific advertising may be provided in the form of on-line links to specific offers that the data consumer unit 108 might offer to the individual entity 110 or in any other suitable format.

15 In accordance with another preferred embodiment, the advertising manager would communicate with the payment manager, which would then process payments from advertisers for each advertisement generated.

It will be appreciated by persons skilled in the art that the present invention is not limited by what has been particularly shown and described hereinabove.
20 Rather the scope of the present invention includes both combinations and subcombinations of the various features described hereinabove as well as variations and modifications which would occur to persons skilled in the art upon reading the specification and which are not in the prior art.

CLAIMS

1. A confidential information sharing system comprising:
 - 5 a first plurality of data collection units, each collecting confidential data regarding a second plurality of individual entities;
a third plurality of data consumer units which intermittently require confidential data collected by ones of said first plurality of data collection units regarding ones of said second plurality of individual entities; and
 - 10 at least one confidential data sharing interface, responsive to a requirement from one of said third plurality of data consumer units for confidential data from one of said first plurality of data collection units regarding one of said second plurality of individual entities, to pull confidential data from an appropriate one of said first plurality of data collection units regarding a specific individual entity.
- 15 2. A confidential information sharing system comprising:
 - a first plurality of confidential data collection units, each collecting confidential data regarding a second plurality of individual entities;
a third plurality of confidential data consumer units which intermittently
 - 20 require confidential data collected by ones of said first plurality of confidential data collection units regarding ones of said second plurality of individual entities; and
 - at least one confidential data sharing interface, operative on line to provide confidential data to one of said third plurality of confidential data consumer units from one of said first plurality of confidential data collection units regarding one
 - 25 of said second plurality of individual entities regarding a specific individual entity.
3. A confidential information sharing system comprising:
 - a first plurality of confidential data collection units, each collecting confidential data regarding a second plurality of individual entities;
 - 30 a third plurality of confidential data consumer units which intermittently require confidential data collected by ones of said first plurality of confidential data collection units regarding ones of said second plurality of individual entities; and

at least one confidential data sharing interface, operative on line to provide confidential data from one of said first plurality of confidential data collection units regarding a specific individual entity.

- 5 4. A confidential information sharing system comprising:
 a first plurality of confidential data collection units, each collecting
 confidential data regarding a second plurality of individual entities;
 a third plurality of confidential data consumer units which intermittently
 require confidential data collected by ones of said first plurality of confidential data
10 collection units regarding ones of said second plurality of individual entities; and
 at least one confidential data sharing interface, operative on line to
 provide confidential data from one of said first plurality of confidential data collection
 units regarding one of said second plurality of individual entities.
- 15 5. A confidential information sharing system according to any of the
 preceding claims and wherein said at least one data sharing interface is operative to pull
 confidential data only following completion of privacy waiver functionality.
6. A confidential information sharing system according to claim 5 and
20 wherein said privacy waiver functionality is individual entity specific.
7. A confidential information sharing system according to claim 5 and
 wherein said privacy waiver functionality is data consumer unit specific.
- 25 8. A confidential information sharing system according to claim 6 and
 wherein said individual entity specific privacy waiver functionality is also data
 consumer unit specific.
9. A confidential information sharing system according to any of the
30 preceding claims and wherein said confidential data is credit rating relevant confidential
 data.

10. A confidential information sharing system according to any of the preceding claims and wherein said at least one confidential data sharing interface comprises payment functionality.
- 5 11. A confidential information sharing system according to claim 10 and wherein said payment functionality includes functionality for processing payments to said first plurality of confidential data collection units in respect of confidential data collected therefrom.
- 10 12. A confidential information sharing system according to claim 10 or claim 11 and wherein said payment functionality includes functionality for processing payments from said third plurality of confidential data consumer units in respect of confidential data provided thereto.
- 15 13. A confidential information sharing system according to claim 10 and wherein said payment functionality includes a cash payment functionality.
14. A confidential information sharing system according to claim 10 and wherein said payment functionality includes a barter functionality.
- 20 15. A confidential information sharing system according to any of the preceding claims and wherein said at least one confidential data sharing interface includes advertising functionality.
- 25 16. A confidential information sharing system according to claim 15 and wherein said advertising functionality includes automatic targeted advertising functionality for targeting ones of said third plurality of confidential data consumer units in accordance with at least one characteristic thereof.
- 30 17. A confidential information sharing system according to any of the preceding claims and wherein said at least one confidential data sharing interface includes automatic profiling functionality.

18. A confidential information sharing system according to claim 17 and wherein said profiling functionality includes individual entity profiling functionality.

5 19. A confidential information sharing system according to claim 18 and wherein said profiling functionality also includes automatic individual entity classification functionality employing said individual entity profiling functionality for classifying individual entities according to said confidential data.

10 20. A confidential information sharing system according to any of the preceding claims and wherein said first plurality of data collection units includes at least one of banks, credit unions, finance companies, credit card companies, installment loan companies, mortgage lenders and lessors.

15 21. A confidential information sharing system according to any of the preceding claims and wherein said second plurality of individual entities includes at least one of individual persons, unincorporated business entities and incorporated entities.

20 22. A confidential information sharing system according to any of the preceding claims and wherein said third plurality of data consumer units includes at least one of individual persons belonging to said second plurality, individual persons not belonging to said second plurality, banks, credit unions, finance companies, credit card companies, installment loan companies, mortgage lenders, potential employers and
25 lessors.

23. A confidential information sharing system according to any of the preceding claims and also comprising an individual entity interface enabling individual ones of said second plurality of individual entities to obtain access to confidential data
30 relating to themselves.

24. A confidential information sharing system according to claim 23 and

wherein said individual entity interface includes an individual entity annotation input functionality, enabling individual ones of said second plurality of individual entities to enter annotations to said confidential data relating to themselves.

- 5 25. A confidential information sharing system according to claim 23 and wherein said individual entity interface includes an individual entity confidential data tracing functionality, enabling individual ones of said second plurality of individual entities to trace said confidential data relating to themselves.
- 10 26. A confidential information sharing system according to claim 25 and wherein said individual entity confidential data tracing functionality enables individual ones of said second plurality of individual entities to determine the origin of said confidential data relating to themselves.
- 15 27. A confidential information sharing system according to claim 24 and wherein said individual entity annotation input functionality enables individual ones of said first plurality of data collection units to view said annotations.
- 20 28. A confidential information sharing system according to claim 27 and wherein said individual entity annotation input functionality also enables individual ones of said first plurality of data collection units to view said annotations together with said confidential data to which said annotations relate.
- 25 29. A confidential information sharing system according to claim 27 and wherein said individual entity annotation input functionality enables individual ones of said first plurality of data collection units to respond to said annotations.
- 30 30. A confidential information sharing system according to claim 29 and wherein said individual entity annotation input functionality enables individual ones of said second plurality of individual entities to interact with said first plurality of data collection units in relation to said annotations.

31. A confidential information sharing system according to claim 24 and wherein said individual entity annotation input functionality enables individual ones of said second plurality of individual entities to store information relating to themselves which information may be made available together with said confidential data.

5

32. A confidential information sharing system according to any of the preceding claims and wherein said system is implemented on a distributed network.

33. A confidential information sharing system according to claim 32 and wherein said distributed network comprises remote databases as well as segmented databases.

34. A confidential information sharing system according to claim 32 and wherein said distributed network comprises multiple databases resident on a single computer.

35. A method for sharing confidential information comprising:
collecting confidential data regarding a first plurality of individual entities from a second plurality of data collection units;
20 storing said confidential data; and
sharing said confidential data, via at least one confidential data sharing interface, said sharing comprising:
receiving a request, from one of a third plurality of data consumer units, for individual entity specific confidential data regarding one of said first plurality
25 of individual entities from at least one of said second plurality of data collection units;
collecting said individual entity specific confidential data from appropriate ones of said second plurality of data collection units; and
transmitting said individual entity specific confidential data to said one data consumer unit.

30

36. A method for sharing confidential information comprising:
collecting confidential data regarding a first plurality of individual

entities from a second plurality of data collection units;

storing said confidential data; and

sharing said confidential data, via at least one confidential data sharing interface, said sharing comprising:

5 receiving an on-line request, from one of a third plurality of data consumer units, for individual entity specific confidential data regarding one of said first plurality of individual entities from at least one of said second plurality of data collection units;

collecting said individual entity specific confidential data from
10 appropriate ones of said second plurality of data collection units; and

transmitting said individual entity specific confidential data on-line to said one data consumer unit.

37. A method for sharing confidential information comprising:

15 collecting confidential data regarding a first plurality of individual entities from a second plurality of data collection units;

storing said confidential data; and

sharing said confidential data, via at least one confidential data sharing interface, said sharing comprising:

20 receiving an on-line request for individual entity specific confidential data regarding one of said first plurality of individual entities from at least one of said second plurality of data collection units;

collecting said individual entity specific confidential data from appropriate ones of said second plurality of data collection units; and

25 transmitting said individual entity specific confidential data on-line.

38. A method for sharing confidential information according to any of claims 35 – 37 and wherein said sharing also comprises receiving a privacy waiver prior to collecting and transmitting said confidential data.

30

39. A method for sharing confidential information according to claim 38 and wherein said privacy waiver is individual entity specific.

40. A method for sharing confidential information according to claim 38 and wherein said privacy waiver is data consumer unit specific.

5 41. A method for sharing confidential information according to claim 38 and wherein said privacy waiver is individual entity specific and data consumer unit specific.

42. A method for sharing confidential information according to any of claims
10 35 – 41 and wherein said confidential data is credit rating relevant confidential data.

43. A method for sharing confidential information according to any of claims
35 – 42 and wherein said sharing also comprises processing payments.

15 44. A method for sharing confidential information according to claim 43 and wherein said processing payments comprises processing payments to said second plurality of confidential data collection units in respect of confidential data collected therefrom.

20 45. A method for sharing confidential information according to claim 43 or claim 44 and wherein said processing payments comprises processing payments from said third plurality of confidential data consumer units in respect of confidential data provided thereto.

25 46. A method for sharing confidential information according to claim 43 and wherein said processing payments includes processing cash payments.

47. A method for sharing confidential information according to claim 43 and wherein said processing payments includes processing barter transactions.

30

48. A method for sharing confidential information according to any of claims
35 – 47 and wherein said sharing also comprises transmitting advertisements.

49. A method for sharing confidential information according to claim 48 and wherein said transmitting advertisements also comprises automatically targeting advertisements to ones of said third plurality of confidential data consumer units in accordance with at least one characteristic thereof.

50. A method for sharing confidential information according to any of claims 35 – 49 and wherein said sharing also includes transmitting information based on automatic profiling.

10

51. A method for sharing confidential information according to claim 50 and wherein said transmitting information based on automatic profiling comprises transmitting information based on individual entity profiling.

15 52. A method for sharing confidential information according to claim 51 and wherein said transmitting information based on automatic profiling comprises transmitting information relating to an individual entity classification based on said confidential data.

20 53. A method for sharing confidential information according to any of claims 35 – 52 and wherein said second plurality of confidential data collection units includes at least one of banks, credit unions, finance companies, credit card companies, installment loan companies, mortgage lenders and lessors.

25 54. A method for sharing confidential information according to any of claims 35 – 53 and wherein said first plurality of individual entities includes at least one of individual persons, unincorporated business entities and incorporated entities.

30 55. A method for sharing confidential information according to any of claims 35 – 54 and wherein said third plurality of confidential data consumer units includes at least one of individual persons belonging to said first plurality, individual persons not belonging to said first plurality, banks, credit unions, finance companies, credit card

companies, installment loan companies, mortgage lenders, potential employers and lessors.

56. A method for sharing confidential information according to any of claims
5 35 – 55 and also comprising enabling individual ones of said first plurality of individual entities to obtain access to confidential data relating to themselves.

57. A method for sharing confidential information according to claim 56 and
also comprising enabling said individual ones of said first plurality of individual entities
10 to enter annotations to said confidential data relating to themselves.

58. A method for sharing confidential information according to claim 56 and
also comprising enabling said individual ones of said first plurality of individual entities
to trace said confidential data relating to themselves.

15 59. A method for sharing confidential information according to claim 58 and
also comprising enabling said individual ones of said first plurality of individual entities
to determine the origin of said confidential data relating to themselves.

20 60. A method for sharing confidential information according to claim 57 and
also comprising enabling individual ones of said second plurality of data collection units
to view said annotations.

61. A method for sharing confidential information according to claim 60 and
25 also comprising enabling said individual ones of said second plurality of data collection units to view said annotations together with said confidential data to which said annotations relate.

62. A method for sharing confidential information according to claim 60 and
30 also comprising enabling individual ones of said second plurality of data collection units to respond to said annotations.

63. A method for sharing confidential information according to claim 62 and also comprising enabling individual ones of said first plurality of individual entities to interact with said second plurality of data collection units in relation to said annotations.

5 64. A method for sharing confidential information according to claim 57 and also comprising enabling said individual ones of said first plurality of individual entities to store information relating to themselves, which information may be made available together with said confidential data.

10 65. A method for sharing confidential information according to any of claims 35 – 64 and wherein said sharing includes sharing via a distributed network.

66. A method for sharing confidential information according to claim 65 and wherein said distributed network comprises remote databases as well as segmented
15 databases.

67. A method for sharing confidential information according to claim 65 and wherein said distributed network comprises multiple databases resident on a single
20 computer.

68. A method for sharing confidential information according to claim 43 and wherein said processing payments comprises processing payments to said one of said first plurality of individual entities for granting access to said specific individual entity confidential data.

25 69. A method for sharing confidential information according to any of claims 35 – 68 and wherein said receiving comprises receiving an on-line request from at least one of individual persons belonging to said first plurality, individual persons not belonging to said first plurality, banks, credit unions, finance companies, credit card
30 companies, installment loan companies, mortgage lenders, potential employers and lessors.

70. A commercial system comprising:
a first plurality of credit confidential data collection units, each collecting confidential credit data regarding a second plurality of individual entities; and
at least one credit confidential data receiver, receiving credit confidential
5 data from ones of said first plurality of confidential data collection units regarding ones of said second plurality of individual entities and for directing offers to said ones of said second plurality of individual entities based on said credit confidential data specific to each of said ones.
- 10 71. A commercial system according to claim 70 and wherein said at least one credit confidential data receiver receives said credit confidential data only following completion of a privacy waiver.
72. A commercial system according to claim 71 and wherein said privacy
15 waiver is individual entity specific.
73. A commercial system according to claim 71 and wherein said privacy waiver is data receiver specific.
- 20 74. A commercial system according to claim 72 and wherein said individual entity specific privacy waiver is also data receiver specific.
75. A commercial system according to any of claims 70 – 74 and wherein said confidential data is credit rating relevant confidential data.
25
76. A commercial system according to any of claims 70 – 75 and also comprising a payment functionality.
77. A commercial system according to claim 76 and wherein said payment
30 functionality includes functionality for processing payments to said first plurality of confidential data collection units in respect of confidential data collected therefrom.

78. A commercial system according to claim 76 and wherein said payment functionality includes functionality for processing payments from said at least one credit confidential data receiver in respect of confidential data provided thereto.
- 5 79. A commercial system according to claim 77 and wherein said payment functionality includes functionality for processing payments from said at least one credit confidential data receiver in respect of confidential data provided thereto.
80. A commercial system according to claim 76 and wherein said payment
10 functionality includes a cash payment functionality.
81. A commercial system according to claim 76 and wherein said payment functionality includes a barter functionality.
- 15 82. A commercial system according to any of claims 70 – 81 and also comprising an advertising functionality.
83. A commercial system according to claim 82 and wherein said advertising
20 functionality includes automatic targeted advertising functionality for targeting said at least one credit confidential data receiver in accordance with at least one characteristic thereof.
84. A commercial system according to any of claims 70 – 83 and also
25 comprising an automatic profiling functionality.
85. A commercial system according to claim 84 and wherein said profiling
functionality includes individual entity profiling functionality.
86. A commercial system according to claim 85 and wherein said profiling
30 functionality also includes automatic individual entity classification functionality employing said individual entity profiling functionality for classifying individual entities according to said confidential data.

87. A commercial system according to any of claims 70 – 86 and wherein said first plurality of confidential data collection units includes at least one of banks, credit unions, finance companies, credit card companies, installment loan companies,
5 mortgage lenders and lessors.

88. A commercial system according to any of claims 70 – 87 and wherein said second plurality of individual entities includes at least one of individual persons, unincorporated business entities and incorporated entities.

10 89. A commercial system according to any of claims 70 – 88 and wherein said at least one credit confidential data receiver includes at least one of an individual person belonging to said second plurality, an individual person not belonging to said second plurality, a bank, a credit union, a finance company, a credit card company, an
15 installment loan company, a mortgage lender, a potential employer and a lessor.

90. A commercial system according to any of claims 70 – 89 and also comprising an individual entity interface enabling individual ones of said second plurality of individual entities to obtain access to confidential data relating to
20 themselves.

91. A commercial system according to claim 90 and wherein said individual entity interface includes an individual entity annotation input functionality, enabling individual ones of said second plurality of individual entities to enter annotations to said
25 confidential data relating to themselves.

92. A commercial system according to claim 90 and wherein said individual entity interface includes an individual entity confidential data tracing functionality, enabling individual ones of said second plurality of individual entities to trace said
30 confidential data relating to themselves.

93. A commercial system according to claim 92 and wherein said individual

entity confidential data tracing functionality enables individual ones of said second plurality of individual entities to determine the origin of said confidential data relating to themselves.

5 94. A commercial system according to claim 91 and wherein said individual entity annotation input functionality enables individual ones of said first plurality of data collection units to view said annotations.

95. A commercial system according to claim 94 and wherein said individual
10 entity annotation input functionality also enables individual ones of said first plurality of data collection units to view said annotations together with said confidential data to which said annotations relate.

96. A commercial system according to claim 94 and wherein said individual
15 entity annotation input functionality enables individual ones of said first plurality of data collection units to respond to said annotations.

97. A commercial system according to claim 96 and wherein said individual
20 entity annotation input functionality enables individual ones of said second plurality of individual entities to interact with said first plurality of data collection units in relation to said annotations.

98. A commercial system according to claim 91 and wherein said individual
25 entity annotation input functionality enables individual ones of said second plurality of individual entities to store information relating to themselves which information may be made available together with said confidential data.

99. A commercial system according to any of claims 70 – 98 and wherein
said system is implemented on a distributed network.

30

100. A commercial system according to claim 99 and wherein said distributed network comprises remote databases as well as segmented databases.

101. A commercial system according to claim 99 and wherein said distributed network comprises multiple databases resident on a single computer.
- 5 102. A loan consolidation and securitizing system comprising:
a first plurality of confidential data collection units, each collecting confidential data regarding a second plurality of loans to individual entities; and
at least one loan securitizing system receiving on line information from said first plurality of confidential data collection units and being operative to provide
10 consolidated information regarding at least one collection of loans within said second plurality of loans and being operative, based on said consolidated information to enable enhanced ease of securitizing said at least one collection of loans.
103. A loan consolidation and securitizing system according to claim 102 and
15 wherein said at least one loan securitizing system is operative to pull confidential data only following completion of privacy waiver functionality.
104. A loan consolidation and securitizing system according to claim 103 and wherein said privacy waiver functionality is individual entity specific.
20
105. A loan consolidation and securitizing system according to claim 103 and wherein said privacy waiver functionality is loan specific.
106. A loan consolidation and securitizing system according to claim 104 and
25 wherein said individual entity specific privacy waiver functionality is also loan specific.
107. A loan consolidation and securitizing system according to any of claims 102 – 106 and wherein said confidential data is credit rating relevant confidential data.
- 30 108. A loan consolidation and securitizing system according to any of claims 102 – 107 and also comprising a payment functionality.

109. A loan consolidation and securitizing system according to claim 108 and wherein said payment functionality includes functionality for processing payments to said first plurality of confidential data collection units in respect of confidential data collected therefrom.

110. A loan consolidation and securitizing system according to claim 108 and wherein said payment functionality includes functionality for processing payments from said third plurality of confidential data consumer units in respect of confidential data provided thereto.

111. A loan consolidation and securitizing system according to claim 109 and wherein said payment functionality includes functionality for processing payments from said third plurality of confidential data consumer units in respect of confidential data provided thereto.

112. A loan consolidation and securitizing system according to claim 108 and wherein said payment functionality includes a cash payment functionality.

113. A loan consolidation and securitizing system according to claim 108 and wherein said payment functionality includes a barter functionality.

114. A loan consolidation and securitizing system according to any of claims 102 – 113 and wherein said at least one confidential data sharing interface includes advertising functionality.

115. A loan consolidation and securitizing system according to claim 114 and wherein said advertising functionality includes automatic targeted advertising functionality for targeting ones of said third plurality of confidential data consumer units in accordance with at least one characteristic thereof.

116. A loan consolidation and securitizing system according to any of claims 102 – 115 and wherein said at least one confidential data sharing interface includes

automatic profiling functionality.

117. A loan consolidation and securitizing system according to claim 116 and wherein said profiling functionality includes individual entity profiling functionality.

5

118. A loan consolidation and securitizing system according to claim 117 and wherein said profiling functionality also includes automatic individual entity classification functionality employing said individual entity profiling functionality for classifying individual entities according to said confidential data.

10

119. A loan consolidation and securitizing system according to any of claims 102 – 118 and wherein said first plurality of confidential data collection units includes at least one of banks, credit unions, finance companies, credit card companies, installment loan companies, mortgage lenders and lessors.

15

120. A loan consolidation and securitizing system according to any of claims 102 – 119 and wherein said second plurality of individual entities includes at least one of individual persons, unincorporated business entities and incorporated entities.

20 121. A loan consolidation and securitizing system according to any of claims 102 – 120 and wherein said third plurality of confidential data consumer units includes at least one of individual persons belonging to said second plurality, individual persons not belonging to said second plurality, banks, credit unions, finance companies, credit card companies, installment loan companies, mortgage lenders, potential employers and
25 lessors.

122. A loan consolidation and securitizing system according to any of claims 102 – 121 and also comprising an individual entity interface enabling individual ones of said second plurality of individual entities to obtain access to confidential data relating
30 to themselves.

123. A loan consolidation and securitizing system according to claim 122 and

wherein said individual entity interface includes an individual entity annotation input functionality, enabling individual ones of said second plurality of individual entities to enter annotations to said confidential data relating to themselves.

5 124. A loan consolidation and securitizing system according to claim 122 and wherein said individual entity interface includes an individual entity confidential data tracing functionality, enabling individual ones of said second plurality of individual entities to trace said confidential data relating to themselves.

10 125. A loan consolidation and securitizing system according to claim 124 and wherein said individual entity confidential data tracing functionality enables individual ones of said second plurality of individual entities to determine the origin of said confidential data relating to themselves.

15 126. A loan consolidation and securitizing system according to claim 123 and wherein said individual entity annotation input functionality enables individual ones of said first plurality of data collection units to view said annotations.

127. A loan consolidation and securitizing system according to claim 126 and
20 wherein said individual entity annotation input functionality also enables individual ones of said first plurality of data collection units to view said annotations together with said confidential data to which said annotations relate.

128. A loan consolidation and securitizing system according to claim 126 and
25 wherein said individual entity annotation input functionality enables individual ones of said first plurality of data collection units to respond to said annotations.

129. A loan consolidation and securitizing system according to claim 128 and
30 wherein said individual entity annotation input functionality enables individual ones of said second plurality of individual entities to interact with said first plurality of data collection units in relation to said annotations.

130. A loan consolidation and securitizing system according to claim 123 and wherein said individual entity annotation input functionality enables individual ones of said second plurality of individual entities to store information relating to themselves which information may be made available together with said confidential data.

5

131. A loan consolidation and securitizing system according to any of claims 102 – 130 and wherein said system is implemented on a distributed network.

132. A loan consolidation and securitizing system according to claim 131 and
10 wherein said distributed network comprises remote databases as well as segmented databases.

133. A loan consolidation and securitizing system according to claim 131 and
15 wherein said distributed network comprises multiple databases resident on a single computer.

134. A commercial method comprising:
collecting confidential credit data regarding a first plurality of individual
entities from a second plurality of credit confidential data collection units;
20 storing said confidential credit data; and
receiving said confidential credit data, at least one credit confidential data
receiver, said receiving comprising:

collecting said confidential credit data from appropriate ones of
said second plurality of data collection units regarding ones of said first plurality of
25 individual entities; and

directing offers to said ones of said first plurality of individual
entities based on said credit confidential data specific to each of said ones.

135. A commercial method according to claim 134 and also comprising
30 receiving a privacy waiver prior to collecting said confidential data.

136. A commercial method according to claim 135 and wherein said privacy

waiver is individual entity specific.

137. A commercial method according to claim 135 and wherein said privacy waiver is data consumer unit specific.

5

138. A commercial method according to claim 135 and wherein said privacy waiver is individual entity specific and data consumer unit specific.

139. A commercial method according to any of claims 134 – 138 and wherein
10 said confidential data is credit rating relevant confidential data.

140. A commercial method according to any of claims 134 – 139 and also comprising processing payments.

15 141. A commercial method according to claim 140 and wherein said processing payments comprises processing payments to said second plurality of confidential data collection units in respect of confidential data collected therefrom.

142. A commercial method according to claim 140 or claim 141 and wherein
20 said processing payments comprises processing payments from said at least one credit confidential data receiver in respect of confidential data provided thereto.

143. A commercial method according to claim 140 and wherein said processing payments includes processing cash payments.

25

144. A commercial method according to claim 140 and wherein said processing payments includes processing barter transactions.

145. A commercial method according to any of claims 134 – 144 and also
30 comprising transmitting advertisements.

146. A commercial method according to any of claims 134 – 145 and also

comprising transmitting information based on automatic profiling.

147. A commercial method according to claim 146 and wherein said transmitting information based on automatic profiling comprises transmitting
5 information based on individual entity profiling.

148. A commercial method according to claim 147 and wherein said transmitting information based on automatic profiling comprises transmitting information relating to an individual entity classification based on said confidential data.
10

149. A commercial method according to any of claims 134 – 148 and wherein said second plurality of confidential data collection units includes at least one of banks, credit unions, finance companies, credit card companies, installment loan companies, mortgage lenders and lessors.
15

150. A commercial method according to any of claims 134 – 149 and wherein said first plurality of individual entities includes at least one of individual persons, unincorporated business entities and incorporated entities.

20 151. A commercial method according to any of claims 134 – 150 and wherein said at least one credit confidential data receiver includes at least one of an individual person belonging to said first plurality, an individual person not belonging to said first plurality, a bank, a credit union, a finance company, a credit card company, an installment loan company, a mortgage lender, a potential employer and a lessor.

25 152. A commercial method according to any of claims 134 – 151 and also comprising enabling individual ones of said first plurality of individual entities to obtain access to confidential data relating to themselves.

30 153. A commercial method according to claim 152 and also comprising enabling said individual ones of said first plurality of individual entities to enter annotations to said confidential data relating to themselves.

154. A commercial method according to claim 152 and also comprising enabling said individual ones of said first plurality of individual entities to trace said confidential data relating to themselves.

5

155. A commercial method according to claim 154 and also comprising enabling said individual ones of said first plurality of individual entities to determine the origin of said confidential data relating to themselves.

10 156. A commercial method according to claim 153 and also comprising enabling individual ones of said second plurality of data collection units to view said annotations.

15 157. A commercial method according to claim 156 and also comprising enabling said individual ones of said second plurality of data collection units to view said annotations together with said confidential data to which said annotations relate.

20 158. A commercial method according to claim 156 and also comprising enabling individual ones of said second plurality of data collection units to respond to said annotations.

25 159. A commercial method according to claim 158 and also comprising enabling individual ones of said first plurality of individual entities to interact with said second plurality of data collection units in relation to said annotations.

160. A commercial method according to claim 153 and also comprising enabling said individual ones of said first plurality of individual entities to store information relating to themselves, which information may be made available together with said confidential data.

30

161. A commercial method according to any of claims 134 – 160 and also comprising sharing via a distributed network.

162. A commercial method according to claim 161 and wherein said distributed network comprises remote databases as well as segmented databases.

5 163. A commercial method according to claim 161 and wherein said distributed network comprises multiple databases resident on a single computer.

164. A method for loan securitizing comprising:
collecting confidential data, from a first plurality of confidential data
10 collection units, regarding a second plurality of loans to individual entities;
storing said confidential data;
receiving, on line, from said first plurality of confidential data collection
units, a portion of said confidential data regarding at least one collection of loans within
said second pluralities of loans;
15 consolidating said portion of said confidential data;
enabling enhanced ease of securitizing said at least one collection of
loans, based on said consolidated information.

165. A method for loan securitizing according to claim 164 and also
20 comprising receiving a privacy waiver prior to collecting and transmitting said
confidential data.

166. A method for loan securitizing according to claim 165 and wherein said
privacy waiver is individual entity specific.

25 167. A method for loan securitizing according to claim 165 and wherein said
privacy waiver is data consumer unit specific.

168. A method for loan securitizing according to claim 165 and wherein said
30 privacy waiver is individual entity specific and data consumer unit specific.

169. A method for loan securitizing according to any of claims 164 – 168 and

wherein said confidential data is credit rating relevant confidential data.

170. A method for loan securitizing according to any of claims 164 – 169 and also comprising processing payments.

5

171. A method for loan securitizing according to claim 170 and wherein said processing payments comprises processing payments to said second plurality of confidential data collection units in respect of confidential data collected therefrom.

10 172. A method for loan securitizing according to claim 170 and wherein said processing payments includes processing cash payments.

173. A method for loan securitizing according to claim 170 and wherein said processing payments includes processing barter transactions.

15

174. A method for loan securitizing according to any of claims 164 – 173 and also comprising transmitting advertisements.

175. A method for loan securitizing according to any of claims 164 – 174 and
20 also including transmitting information based on automatic profiling.

176. A method for loan securitizing according to claim 175 and wherein said transmitting information based on automatic profiling comprises transmitting information based on individual entity profiling.

25

177. A method for loan securitizing according to claim 176 and wherein said transmitting information based on automatic profiling comprises transmitting information relating to an individual entity classification based on said confidential data.

30 178. A method for loan securitizing according to any of claims 164 – 177 and wherein said first plurality of confidential data collection units includes at least one of banks, credit unions, finance companies, credit card companies, installment loan

companies, mortgage lenders and lessors.

179. A method for loan securitizing according to any of claims 164 – 178 and wherein said plurality of individual entities includes at least one of individual persons,
5 unincorporated business entities and incorporated entities.

180. A method for loan securitizing according to any of claims 164 – 179 and also comprising enabling individual ones of said first plurality of individual entities to obtain access to confidential data relating to themselves.
10

181. A method for loan securitizing according to claim 180 and also comprising enabling said individual ones of said first plurality of individual entities to enter annotations to said confidential data relating to themselves.

15 182. A method for loan securitizing according to claim 180 and also comprising enabling said individual ones of said first plurality of individual entities to trace said confidential data relating to themselves.

183. A method for loan securitizing according to claim 182 and also
20 comprising enabling said individual ones of said first plurality of individual entities to determine the origin of said confidential data relating to themselves.

184. A method for loan securitizing according to claim 181 and also comprising enabling individual ones of said second plurality of data collection units to
25 view said annotations.

185. A method for loan securitizing according to claim 184 and also comprising enabling said individual ones of said second plurality of data collection units to view said annotations together with said confidential data to which said annotations
30 relate.

186. A method for loan securitizing according to claim 184 and also

comprising enabling individual ones of said second plurality of data collection units to respond to said annotations.

187. A method for loan securitizing according to claim 186 and also
5 comprising enabling individual ones of said first plurality of individual entities to interact with said second plurality of data collection units in relation to said annotations.

188. A method for loan securitizing according to claim 181 and also
comprising enabling said individual ones of said first plurality of individual entities to
10 store information relating to themselves, which information may be made available together with said confidential data.

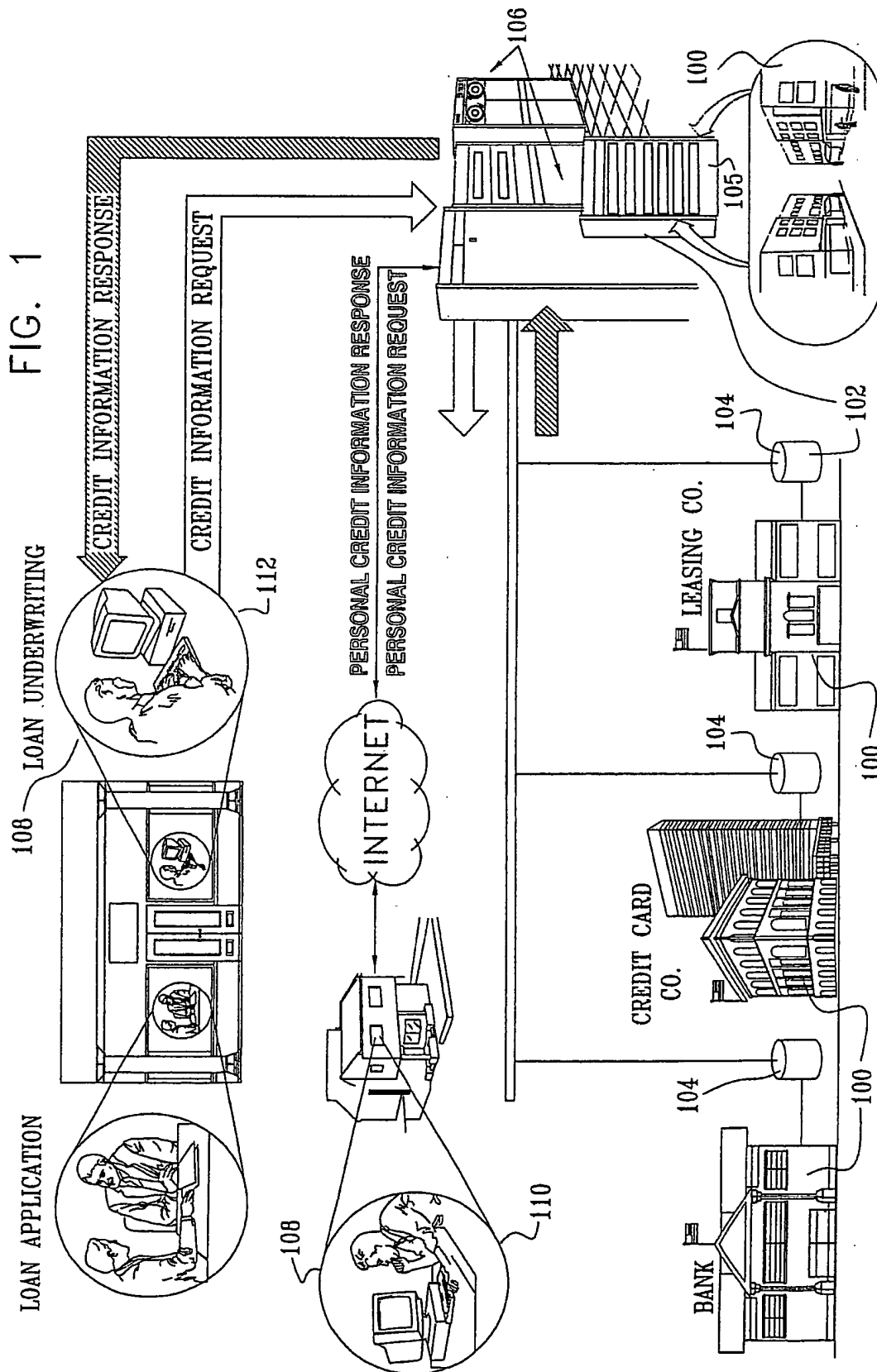
189. A method for loan securitizing according to any of claims 164 – 188 and
also comprising sharing via a distributed network.
15

190. A method for loan securitizing according to claim 189 and wherein said
distributed network comprises remote databases as well as segmented databases.

191. A method for loan securitizing according to claim 189 and wherein said
20 distributed network comprises multiple databases resident on a single computer.

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FIG. 1



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Fig. 2A

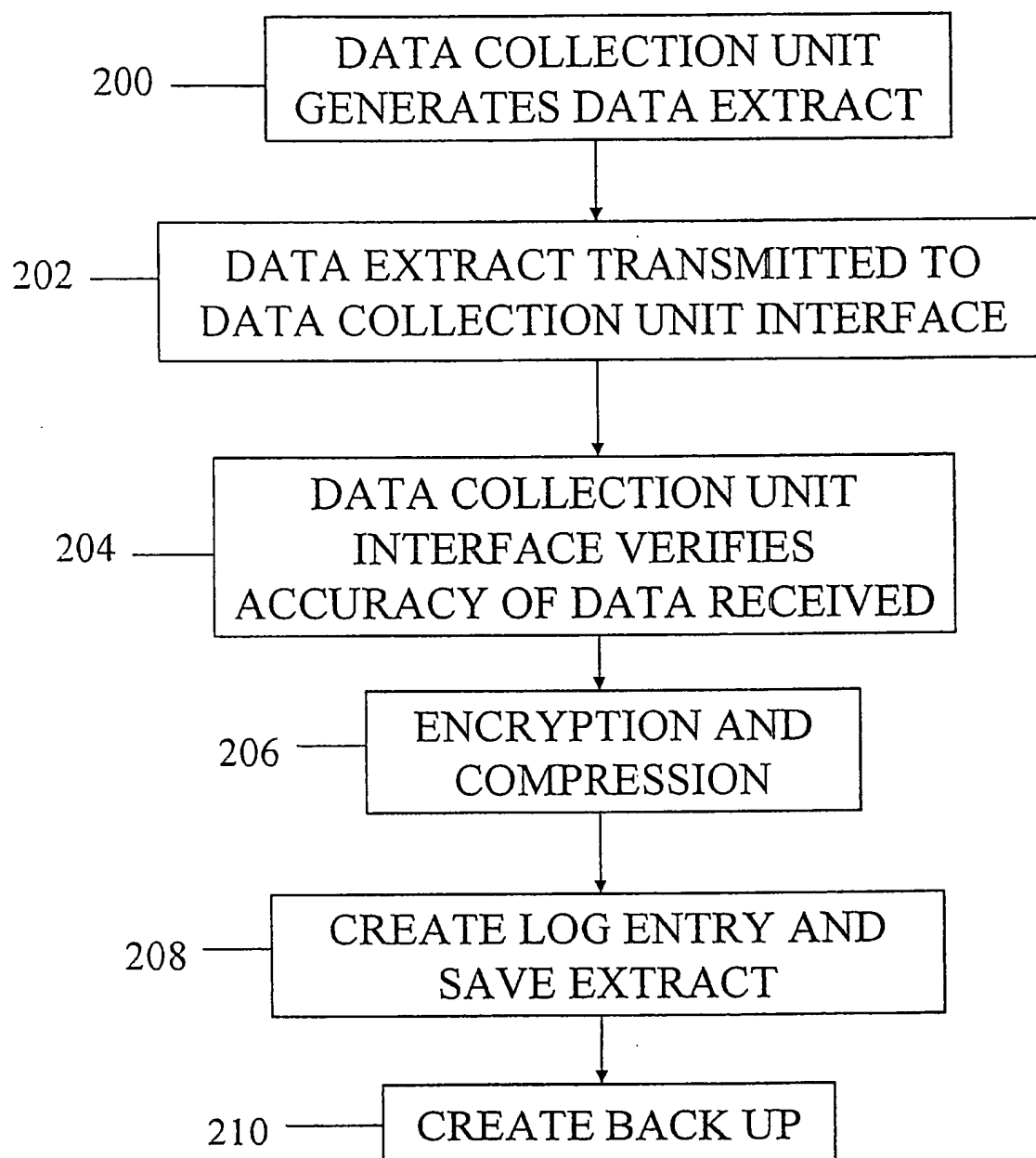


Fig. 2B

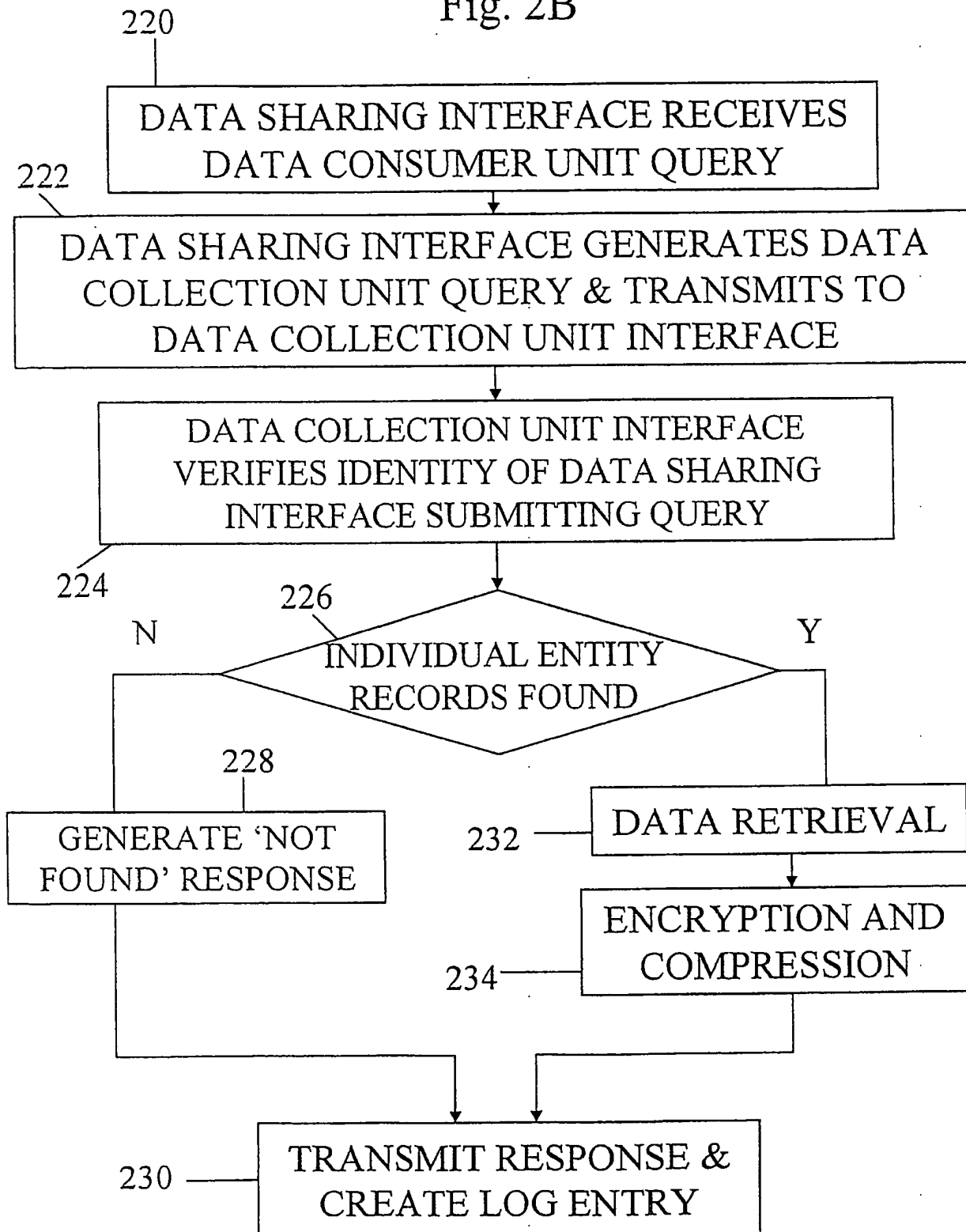
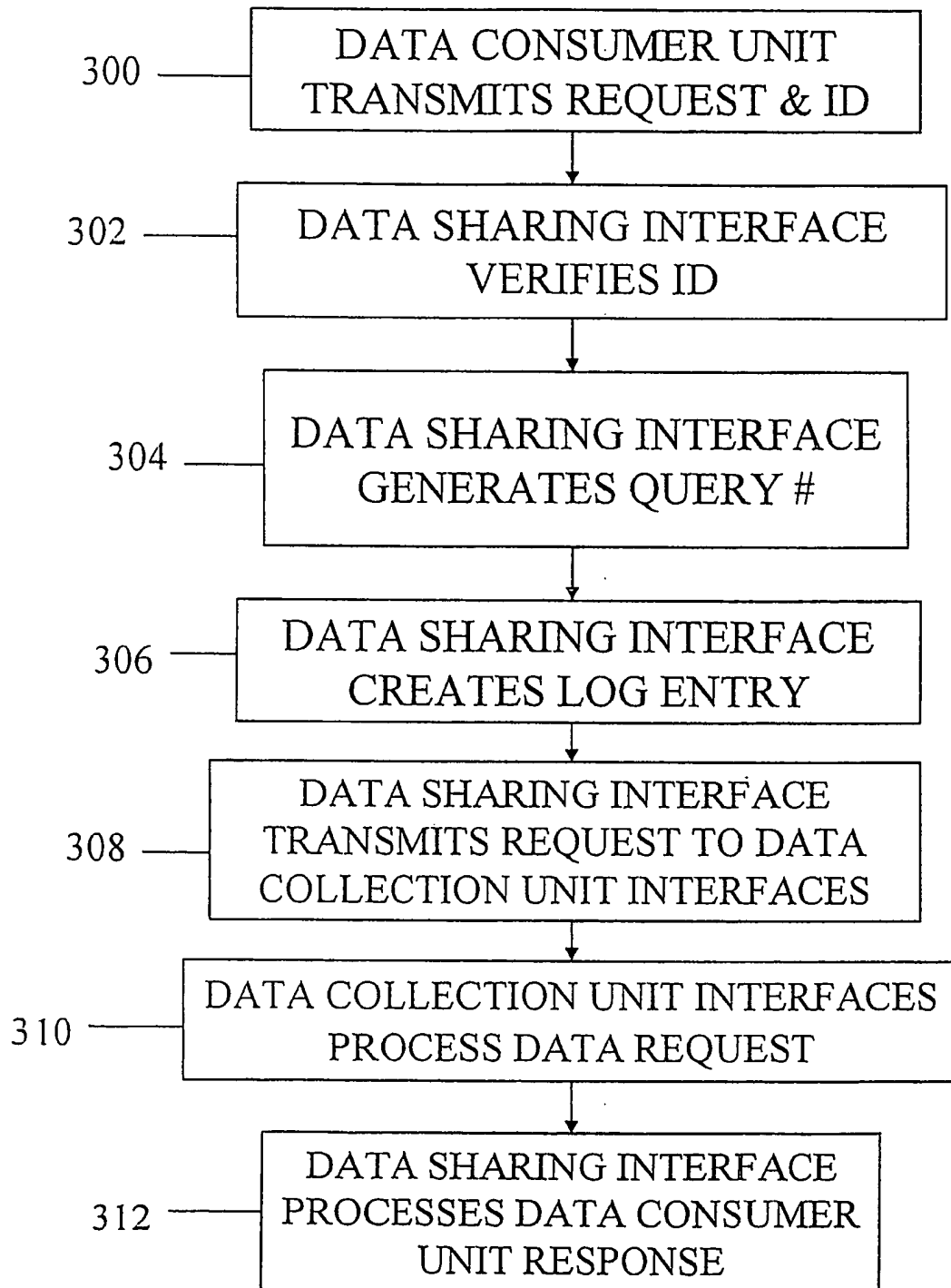


Fig. 3



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Fig. 4

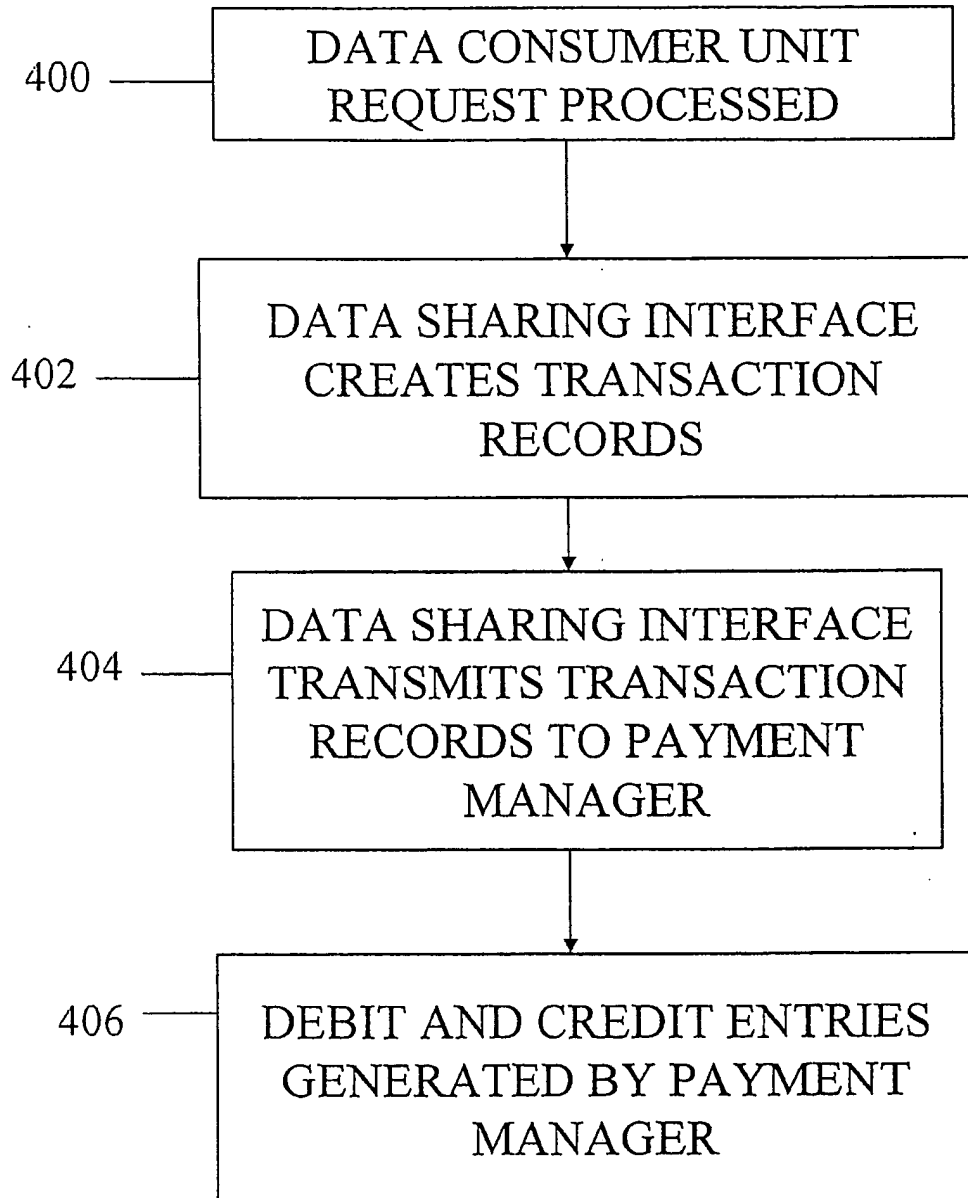


Fig. 5

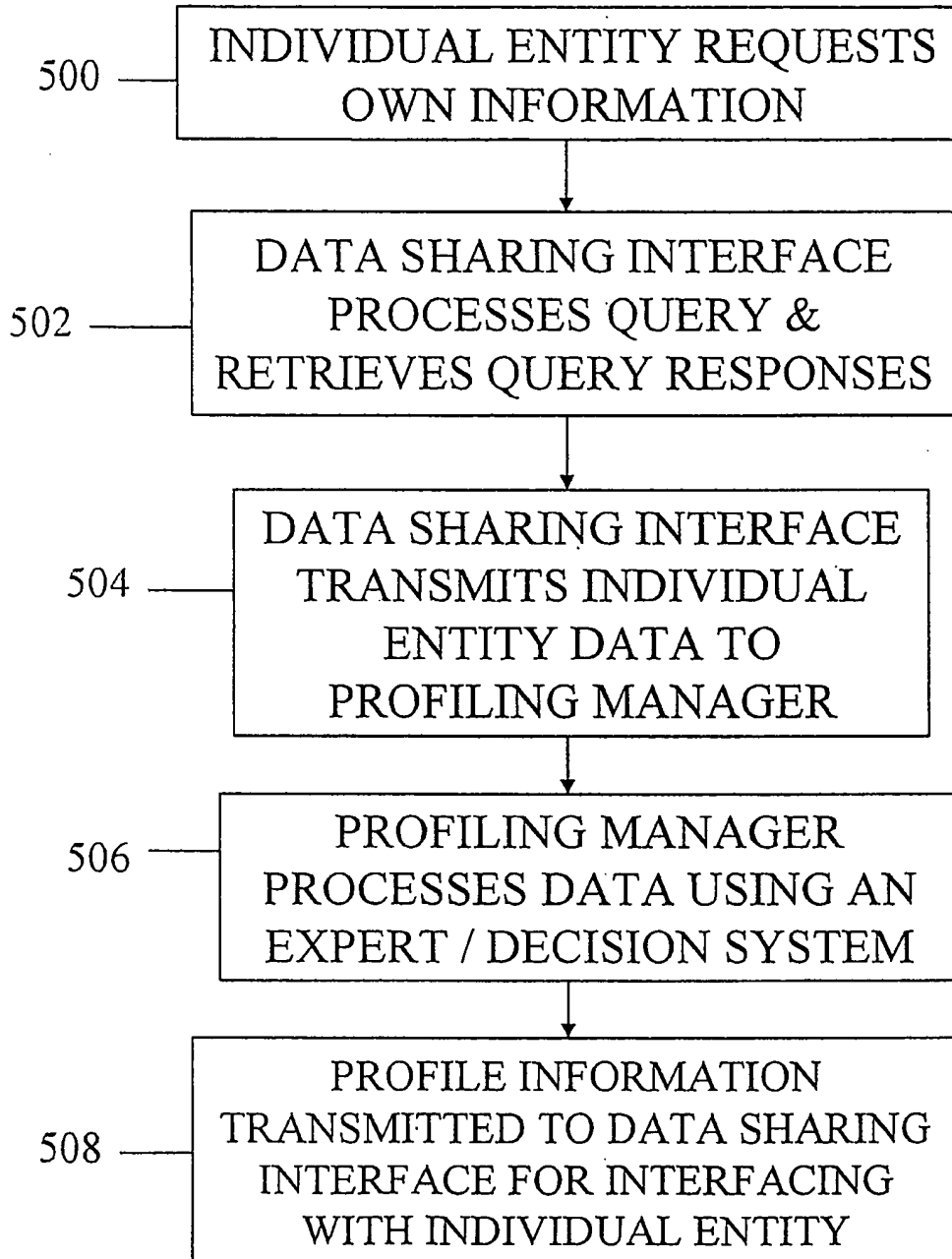


Fig. 6A

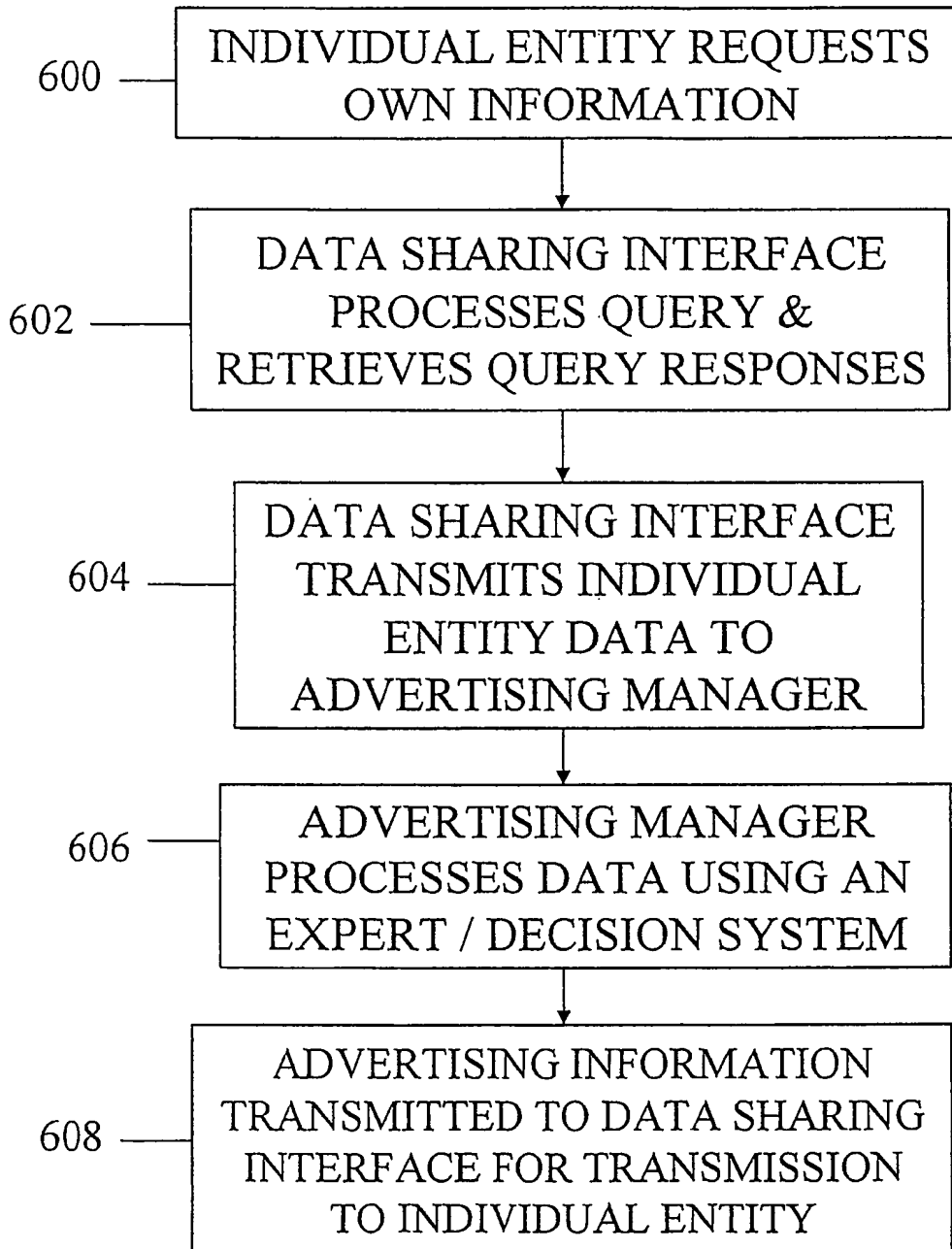


Fig. 6B

